

Ref #	Hits	Search Query	DBs	Default Operat or	Plura ls	Time Stamp
L1	2380	((vendor or merchant) near10 (link or url or locator or hyperlink))	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 11:55
L2	201792	((service adj1 provider) or (card adj2 server) or (card adj3 company) or (card near10 institute or organization))	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 11:58
L3	274	1 same 2	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 11:58
L4	87838	(card near10 (read\$3)) or (card near10 (detect\$3)) same (data or code or information) same (user or customer or consumer or buyer)	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 12:01
L5	67	3 and 4	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 12:02
L6	63	5 and account	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 12:05

L7	46	6 and web	US-PGP UB; USPAT; EPO; JPO; DERWENT	OR	ON	2004/12/15 12:05
L8	56	6 and (website or (web adj site) or (web adj page) or site)	US-PGP UB; USPAT; EPO; JPO; DERWENT	OR	ON	2004/12/15 12:06

Ref #	Hits	Search Query	DBs	Default Operat or	Plura ls	Time Stamp
S1	6887	(credit adj1 card) same (institution or company or issuer)	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	OFF	2004/12/15 10:50
S2	11184	(credit adj1 card) same (institution or company or issu\$3)	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 10:50
S3	2380	((vendor or merchant) near10 (link or url or locator or hyperlink))	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 11:55
S4	201792	((service adj1 provider) or (card adj2 server) or (card adj3 company) or (card near10 institute or organization))	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 11:58
S5	274	S3 same S4	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 11:58
S6	87838	(card near10 (read\$3)) or (card near10 (detect\$3)) same (data or code or information) same (user or customer or consumer or buyer)	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 12:01

S7	67	S5 and S6	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 12:02
S8	63	S7 and account	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 12:05
S9	46	S8 and web	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 12:05
S10	56	S8 and (website or (web adj site) or (web adj page) or site)	US-PGP UB; USPAT; EPO; JPO; DERWEN T	OR	ON	2004/12/15 12:06


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Jennifer Bayot. **New York Times (Late Edition (East Coast))**. New York, N.Y.: Oct 29, 2002. p. C.1
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Anonymous. **American Bankers Association. ABA Banking Journal**. New York: Dec 2001. p. S12 (4 pages)
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6. [Unlock your customer interaction potential](#)
Avery Horzewski. **American Bankers Association. ABA Banking Journal**. New York: Dec 2001. p. S14 (5 pages)
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7. [Technology News](#)
Credit Union Journal. New York: Sep 17, 2001. Vol. 5, Iss. 37; p. 6

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8. **GIG Acquires Integrated Web Based Revenue Transaction System**
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9. **Eye on quality: Technology optimizes client service**
Nancy Opiela. Journal of Financial Planning. Denver: Aug 2001. Vol. 14, Iss. 8; p. 50 (6 pages)

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Frank Franzak, Dennis Pitta, Steve Fritsche. The Journal of Consumer Marketing. Santa Barbara: 2001. Vol. 18, Iss. 7; p. 631 (11 pages)

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12. **Personal loans and credit cards; [Surveys edition]**
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Adam Rombel. Global Finance. New York: Aug 2000. Vol. 14, Iss. 8; p. 15 (14 pages)

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15. **Outclicked in the online billing wars**
Pete Hisey. Credit Card Management. New York: Mar 2000. Vol. 12, Iss. 12; p. 26 (3 pages)

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16. **AT&T to Begin 'E-Relationships' With Customers**
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Clinton Wilder, Beth Davis, Gregory Dalton. InformationWeek. Manhasset: Feb 8, 1999. p. 18 (4 pages)

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S3	0	S2 (S) (LINK OR URL OR WEB) (1W) (MERCHANT OR VENDOR)
S4	190	S2 (S) (LINK OR URL OR WEB)
S5	96	RD S4 (unique items)
S6	59	S5 AND PY<2001